

BOOK 893 PAGE 108

**ASSIGNMENT AND TRANSFER OF
MORTGAGE OR DEED OF TRUST**

Know All Men By These Presents;

That the undersigned, the present owner of record and the holder of the legal and beneficial interest in and to the mortgage or deed of trust lien described below (the "Lien"), for a legally sufficient consideration, the receipt of which is hereby acknowledged, does hereby *grant, assign, transfer, set over and convey, without recourse, unto First Trust National Association*, whose address is *First Trust Center, 180 East Fifth Street, St. Paul, Minnesota 55101* (Attention Structured Finance Dept.), as Trustee pursuant to that certain Pooling and Servicing Agreement dated November 15, 1994 entered into among TMI Acceptance Corp., as Contract Holder and Depositor, Empire Funding Corp., as Originator and TMI Financial, Inc., as Servicer, Chemical Bank, as Master Servicer, and First Trust National Association, as Claims Administrator and Trustee, with respect to TMI FHA Title I Home Improvement Loan Pass-Through Certificates, Series 1994-3, all right, title, and interest of the undersigned in and to the Lien, together with all right, title, and the interest of the undersigned in and to the indebtedness secured thereby, the Note and/or Contract evidencing the same and the property therein described.

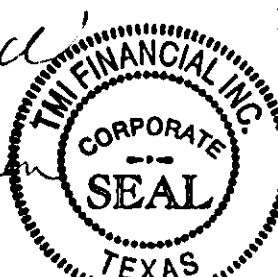
LIEN DOCUMENTS

<u>Loan No.</u>	<u>Borrower's Name</u>	<u>County</u>	<u>State</u>	<u>BK/VOL/PG#</u>
27767	BARBER, BENTON DWAYNE BARBER, DIANE	DE SOTO	MS	BK 740 PG 481

THE LAND LYING AND BEING SITUATED IN DESOTO COUNTY, MISSISSIPPI, DESCRIBED AS FOLLOWS TO WIT: LOT 174 IN SECTION "A" OF BUENA VISTA LAKES SUBDIVISION AS SHOWN ON PLAT APPEARING OF RECORD IN PLAT BOOK PAGES 33-37 IN THE CHANCERY COURT CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI, TO WHICH RECORDED PLAT REFERENCE IS MADE FOR A MORE PARTICULAR DESCRIPTION. SAID LOT BEING SITUATED IN SECTION 13, TOWNSHIP 4, RANGE 8 WEST.

Effective as of the 1st day of November, 1994.

<p>Attest (Witness)</p> <p>By: <u>Kelley Yankovich</u> Kelley Yankovich</p> <p>By: <u>Beverly Atchison</u> Beverly Atchison</p>	<p>Assignor: <u>TMI FINANCIAL, INC.</u></p> <p>By: <u>Lisa Cathey</u> Name: Lisa Cathey Title: Assistant Vice President</p> <p>By: <u>Cindy Broderick</u> Cindy Broderick, Assistant Secretary</p>
--	---



Acknowledgment

State of Texas
County of Travis

The forgoing instrument was acknowledged before me this 10th day of DECEMBER, 1996 by Lisa Cathey and Cindy Broderick in their capacities as Assistant Vice President and Assistant Secretary, respectively on Behalf of TMI FINANCIAL, INC.

PREPARED BY & RETURN TO:

EMPIRE FUNDING CORP.
5000 Plaza on the Lake, Suite #100
Austin, TX 78746
(512) 329-0001
KELLEY YANKOVICH
505TRUST.DOC ALL

STATE MS. - DE SOTO CO.

MAR 17 8 34 AM '97

BK 393 PG 108
W.E. DAVIS CH. CLK.

Sherron K. Spell
(Notary Public)

